

First Security Bank®

m/003/037

FIRST SECURITY BANK N. A.
CLINTON OFFICE

PO BOX 25237
SALT LAKE CITY UT 84125

FIRSTLINE CUSTOMER SERVICE: SLC AREA: 246-6600
OGDEN AREA: 626-9600 PROVO AREA: 342-2000
ALL OTHER AREAS: 1-800-574-6600
TDD - SLC AREA: 246-6449, OR: 1-800-574-6449

March 15, 1997

STATE OF UTAH DIV OF OIL, GAS AND MINING
1594 WEST NORTH TEMPLE STE 1210
BOX 145801
SALT LAKE CITY UT 841145801

Tax ID: _____
Account: _____
Balance: 3,934.02
Current Interest Rate: 4.600%
Annual Percentage Yield: 4.68%
Issue/Renewal Date: 03/29/96
Maturity Date: 03/29/97

CERTIFICATE OF DEPOSIT MATURITY ADVICE

Thank you for placing your money in a secured investment with First Security Bank.

Your Fixed Rate - Money Master Insured Certificate of Deposit will mature on 03/29/97. The information displayed above is current as of the date of this notice. As you requested, your account will automatically renew for another 12 months. Upon renewal, your account will mature on 03/29/98. Your new interest rate and annual percentage yield will be available to you on our automated system on 03/29/97. For your convenience the automated system is available 7 days a week 365 days a year by calling the number listed above. If you wish to speak to a Customer Service Representative, simply press 0 once you are in our automated system.

If you wish to make changes to your Fixed Rate - Money Master Insured account, you may do so until 04/08/97 (ten days after date of maturity) without penalty. You may also want to consider the benefits of a longer term account with a higher rate. Please feel free to call us to find out about other savings options or if you have any questions. We appreciate your business, and thank you again for giving us the opportunity to provide you with a prosperous financial future.

If your TAX ID number is missing or incorrect, please call us.

MEMBER FDIC

SPECIFIC ACCOUNT CONDITIONS

Money Master Insured Certificate of Deposit Account - Fixed Rate

- The interest rate and annual percentage yield on this [REDACTED] remain fixed until maturity.
- The term of this account may range from two (2) months to five (5) years. The specific term you have chosen is disclosed on the reverse side of this notice.
- This account will automatically renew at maturity for an additional like term. A new interest rate and annual percentage yield may be assigned when the deposit renews, which will remain fixed until the next maturity date. You will have ten (10) calendar days after maturity to withdraw funds without penalty. If you choose to close the account during this ten-day grace period, you will forfeit any interest that would have otherwise been accruing since maturity at the new interest rate/annual percentage yield.
- A deposit of at least \$500 is required to open this account.
- A daily balance of at least \$500 is required to obtain the disclosed annual percentage yield.
- Additional deposits to this account are not permitted except at maturity.

Money Master Insured Certificate of Deposit Account - Variable Rate

The conditions for the Money Master Insured Certificate of Deposit Account - Fixed Rate apply to Money Master Insured Deposit Variable Rate except as noted below.

- The interest rate and annual percentage yield on this account may change at any time at our discretion.
- This account will automatically renew at maturity for an additional like term. A new variable interest rate and annual percentage yield may be assigned when the deposit renews. You will have ten (10) calendar days after maturity to withdraw funds without penalty. If you choose to close the account during this ten-day grace period, you will forfeit any interest that would have otherwise been accruing since maturity at the new interest rate/annual percentage yield.
- Additional deposits of at least \$100 may be made to this account at any time. Deposits by an automatic transfer from a First Security Bank checking or savings account may be made in any amount.

Special Day Certificate of Deposit Account

- This account will not automatically renew at maturity. If you do not renew the account, your deposit will be placed in a non-interest earning account. No interest will be paid after final maturity.

GENERAL ACCOUNT CONDITIONS

- To determine the annual percentage yield, we assume the interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Interest begins to accrue for the deposit of non-cash items (for example, checks) no later than the business day credit is received under the applicable availability schedule established by the Federal Reserve pursuant to the Expedited Funds Availability Act and Regulation CC.
- We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.
- If funds are withdrawn from this account before maturity, an early redemption penalty will be imposed, unless the withdrawal is due to death or incompetency of an owner. If the account automatically renews, the owner(s) may withdraw all or part of the balance of the account on any maturity date or within ten (10) calendar days thereafter without penalty. The penalty is at the interest rate being paid at the time of withdrawal and applies regardless of the length of time the funds have remained on deposit. The penalty is in terms of interest on the amount withdrawn and may require reduction in the principal sum of the account. The penalty for early withdrawal is as follows:

Accounts with maturities of:

Seven to 31 days	All interest that could have been earned for the maturity period.
32 days to 12 months	One month's interest earned or that could have been earned.
More than 12 months	Three month's interest earned or that could have been earned.

- We reserve the right to change any of the terms and conditions of this account provided we so notify you in writing at least thirty (30) days in advance.
- If the account automatically renews at maturity, a notice of renewal will be mailed to you ten (10) days prior to maturity. We reserve the right not to renew the account at any maturity date upon mailing to you thirty (30) days in advance of the maturity date a notice of our election not to renew.
- Interest checks and notices relative to this account will be mailed to your last known address.